In the claims:

1. (Currently Amended) A method comprising:

receiving, from a remote device, ~~at least one~~ a plurality of risk/return preferences ~~that is provided by~~ from a user;

generating, via a processor, an investment trust, based on the plurality of risk/return preferences, that comprise a plurality of instruments that are selected on behalf of the user, in which the processor and the remote device are in communication over a network;

selecting, via the processor, ~~based on the at least one risk/return preference, a plurality of instruments comprising: (i) a first financial instrument of a first type that comprises~~ an intellectual property right that is included in the investment trust, in which the intellectual property asset is selected on behalf of the user and to satisfy the plurality of risk/return preferences;

~~and (ii) a second financial instrument of a second type, in which the second type differs from the first type; storing at the computing device the selected plurality of instruments in an investment trust that is traded on an exchange, in which the remote device and the computing device are in communication via a network;~~

tracking, via the processor, ~~a computing device~~ a performance of the investment instrument over a period of time; ~~and a performance of each of the selected plurality of instruments on the exchange;~~

~~storing at the computing device the performances in a database;~~

determining ~~by,~~ via the processor ~~computing device~~, that based on the performances of the investment trust ~~, to trade at least one share of~~ that the investment trust no longer satisfies at least one of the risk/return preferences; and

~~transmitting via the computing device a request to trade the share of the investment trust.~~

automatically buying or selling, via the processor, at least one instrument on behalf of the user in order to maintain the plurality of risk/return preferences.

2.   (Currently Amended) The method of claim 1, further comprising

~~determining, based on~~ tracking a performance of each ~~at least one~~ of the ~~selected~~

plurality of instruments~~, to trade the at least one instrument~~;

determining that at least one of the plurality of instruments no longer satisfies at least

one of the risk/return preferences; and

transmitting, in response to the determination, ~~via the computing device~~ a request to

trade the at least one of the plurality of instruments. ~~on the exchange~~

3.   (Cancelled).

4.   (Currently Amended)   The method of claim 1, in which the act of tracking the

performance of the investment trust comprises:

determining a value for each of the ~~selected~~ plurality of instruments in the investment

trust; and ~~further comprises:~~

determining an aggregate ~~monitoring a~~ value of the investment trust, based on the

determined value for each of the plurality of ~~selected~~ instruments ~~in real-time; and~~

~~monitoring a value of each selected instrument over a period of time~~.

5.   (Currently Amended)   The method of claim [[1]] 4 further comprising:

trading ~~, in which the act of tracking the performance of~~ the investment trust ~~further~~

~~comprises:~~ on an exchange at a list price, in which the list price is based in part on the

~~computing, based on the determined value of each selected instrument, an~~ aggregate value

of the investment trust~~; and adjusting the aggregate value by an external factor~~.

6.   (Currently Amended)   The method of claim 5 further comprising:

adjusting the list price by an external factor, in which the external factor comprises

at least one of:

a management cost for managing the investment trust; ~~an income accrued~~

~~from each of the selected plurality of instrument;~~

a fee associated with a custody; and

a fee associated with clearing cost.

7.   (Currently Amended)   The method of claim 1, further comprising:

determining that at least one instruments of the investment trust has expired, in which
the at least one instrument comprises a <u>first</u> type; and

<u>selecting, on behalf of the user,</u> ~~replacing the expired instrument with~~ a new instrument
<u>to replace the expired instrument,</u> in which the new instrument <u>is of</u> ~~shares~~ the ~~same~~ <u>first</u>
type ~~with the at least one instrument~~.

8-17. Cancelled.

18.   (Previously Presented) The method of claim 1, in which the risk/return preference
comprises at least one of:

a growth in equity that is selected by the user, and

a rate of return that is selected by the user.

19.   (Currently Amended) The method of claim 1, further comprising

receiving a request to redeem the investment trust;

calculating a<u>n aggregate</u> value of the investment trust; and

converting the investment trust into the <u>aggregate</u> value in cash.

20.   (Previously Presented) An apparatus comprising:

a processor; and

a memory, in which the memory stores instructions which, when executed by the
processor, direct the processor to perform the method of claim 1.

21.   (Previously Presented) The apparatus of claim 20, in which the memory stores instructions which, when executed by the processor, direct the processor to perform the method of claim 2.

22.   (Cancelled).

23.   (Previously Presented) The apparatus of claim 20 in which the memory stores instructions which, when executed by the processor, direct the processor to perform the method of claim 4.

24.   (Currently Amended) The apparatus of claim ~~20~~ 23, in which the memory stores instructions which, when executed by the processor, direct the processor to perform: the method of claim 5.

25.   (Previously Presented) The apparatus of claim 24, in which the memory stores instructions which, when executed by the processor, direct the processor to perform: the method of claim 6.

26.   (Previously Presented) The apparatus of claim 20 in which the memory stores instructions which, when executed by the processor, direct the processor to perform: the method of claim 7.

27.   Cancelled.

28.   (Previously Presented) The apparatus of claim 20, in which the memory stores instructions which, when executed by the processor, direct the processor to perform the method of claim 18.

29.   (Previously Presented) The apparatus of claim 20, in which the memory stores instructions which, when executed by the processor, direct the processor to perform the method of claim 19.

30.   Cancelled.

31.   (Currently Amended) The method of claim 1, in which the <u>intellectual property right</u> ~~first type of the first financial instrument~~ comprises at least one of:

    a right to receive royalties on a copyright; and

    a right to receive royalties on a patent.

32.   Cancelled.

33. (Previously Presented) The apparatus of claim 20, in which the memory stores instructions which, when executed by the processor, direct the processor to perform the method of claim 31.

34. (New) The method of claim 1 further comprising:

    selecting, on behalf of the user, a second financial instrument that is included in the investment trust, in which the second financial instrument is selected to satisfy the plurality of risk/return preferences and the second financial instrument comprises a type that differs from the intellectual property asset.

35. (New) The method of claim 1 further comprising:

    selecting, on behalf of the user, a futures contract on revenues of a business that is included in the investment trust, in which the futures contract is selected to satisfy the plurality of risk/return preferences.

36. (New) The apparatus of claim 20, in which the memory stores instructions which, when executed by the processor, direct the processor to perform the method of claim 34.

37. (New) The apparatus of claim 20, in which the memory stores instructions which, when executed by the processor, direct the processor to perform the method of claim 35.